

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robin L Sutton
 Debtor

Case No. 18-12762-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db
 14096738 +Robin L Sutton, 346 Washington Street, Pennsburg, PA 18073-1801
 14096743 +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
 14096746 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
 14096747 +Midwest Recovery Systems, Po Box 899, Florissant, MO 63032-0899
 14108793 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14096748 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 14096750 +Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 14096753 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 +Wf/home Pr, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 27 2018 02:30:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2018 02:29:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 27 2018 02:30:10 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14096740 +EDI: CKSFINANCIAL.COM Sep 27 2018 06:23:00 Cks Financial, 505 Independence Pkwy St,
 Chesapeake, VA 23320-5178
 14096741 +EDI: NAVIENTFKASMDOE.COM Sep 27 2018 06:23:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 14096742 +E-mail/Text: bknotice@ercbpo.com Sep 27 2018 02:30:04 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14096744 +EDI: CBSKOHL.S.COM Sep 27 2018 06:23:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 14108734 +EDI: MID8.COM Sep 27 2018 06:23:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14096745 +EDI: MID8.COM Sep 27 2018 06:23:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 14096749 EDI: PRA.COM Sep 27 2018 06:23:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 14097547 +EDI: PRA.COM Sep 27 2018 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14096739 Ally Financial
 14096751 Unclaimed Diamonds
 14096752 West Creek

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

GARY F. SEITZ gseitz@gssbblaw.com, gfs@trustesolutions.net
 GEORGE R. TADROSS on behalf of Debtor Robin L Sutton gtadross@tadrosslaw.com,
 r55386@notify.bestcase.com
 KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Robin L Sutton</u>	Social Security number or ITIN	xxx-xx-9030
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12762-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robin L Sutton

9/26/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.